

YOUR MEDIGAP POLICY MAY CONTAIN A NURSING HOME BENEFIT

Many Wisconsin Medigap policies include coverage for 30 days of skilled nursing facility care, even if Medicare does not cover the nursing home stay. Since November 1979, state law has required individual (and some group) Medigap (also called Medicare supplement) policies issued in Wisconsin to cover 30 days of skilled nursing facility care. This benefit is not related to Medicare.

According to Jeanne Moss, a counselor with Wisconsin's Medigap Helpline program, "Many people, including some nursing home employees, are not aware of this state-mandated benefit in Medicare supplements for 30 days of skilled nursing facility care. They assume that Medicare must cover the nursing home stay before the supplement will pay."

Medicare covers nursing home care only if the patient is hospitalized at least 3 days and then enters a Medicare-certified facility for skilled care. If Medicare denies coverage because the facility is not Medicare-certified or because the patient was hospitalized less than 3 days, the patient may still qualify for the 30 day benefit in a Medicare supplement policy.

In order to be eligible for this benefit, the nursing home resident must be receiving skilled care, which is certified as medically necessary by the attending physician. No prior hospital stay is required and the nursing home does not need to be Medicare-certified. However, the nursing home must be state-licensed.

For example, Jane Doe is hospitalized for 2 days and then enters a Medicare-certified facility for skilled care. Medicare will not cover her because she was not hospitalized for 3 days. John Doe is hospitalized for two weeks and then enters the local nursing home for skilled care. The nursing home is licensed, but it is not Medicare-certified. Medicare will not cover him because the nursing home is not Medicare-certified.

In both of these cases, a Wisconsin individual Medicare supplement issued after November 1979 could pay for up to 30 days of skilled care. A claim should be filed with the insurance company. Nursing homes provide other levels of care besides skilled care, such as intermediate care, but the only level of care that is covered by this benefit is skilled care. Under this benefit, the insurer will pay an amount equal to the facility's Medical Assistance skilled care rate.

If you have questions about your Medicare supplement's coverage for nursing home care, you may contact the **MEDIGAP HELPLINE, 1-800-242-1060** for more information. The Medigap Helpline is a program of the Wisconsin Board on Aging and Long Term Care and is not affiliated with any insurance company.